



HOWARD COUNTY DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT
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Director's Report

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CONTENTS

Director's Note	2
Community Renewal Housing Initiatives	3
Grant Program Initiatives	4
Education and Outreach	5

DIRECTOR'S NOTE

County offices remained closed to the public during the month of May. Staff continued to work from home as much as possible. We are continuing to update the website with COVID-related resources and program updates as the County Executive announced Phase 1 of the HoCo RISE (Reopening Innovatively Safely and Effectively) Plan on May 29th. Residents can find daily updates on the County's website at www.howardcountymd.gov/Departments/COVID-19-Coronavirus-Countywide-Updates.

On May 4th, Chelsea Hayman of the MD Department of Disabilities facilitated a discussion with Mark Thompson, Senior Vice President of Development for 1/ST Properties (formerly The Stronach Group), to discuss the opportunity to use the DIHU optional method of compliance at the first rental apartment building at Paddock Pointe in Laurel (originally known as Laurel Park Station). Mark expressed support for the DIHU option and agreed to schedule a follow up conversation later this summer. Because this community is zoned TOD (transit-oriented design), the developer is required to set aside 15% of the units to be rented or sold as MIHUs. The rental phases of this community would be a great option to use the DIHU option for the first time. More information to follow.

The Department of Planning and Zoning filed Zoning Regulation Amendment 191 in April. Currently the Housing Commission is permitted (with approval from the Planning Board) to develop up to 12 acres of housing developments on non-residentially zoned land in a three-year calendar period. However, the current Zoning Regulations do not permit the Department of Housing and Community Development the same opportunities. I testified at the Planning Board meeting on May 21st. The board members requested additional information for consideration. DPZ will add this item to the board's July meeting agenda.

Staff attended multiple budget work sessions with the County Council on May 9th, 14th and 22nd before the budget was approved on May 27th. Due to an error that occurred when Amendment 9 was passed, there could be a delay in releasing funding at the beginning of the new fiscal year for MIHU and SDLP programs, as well as funding for services offered by our nonprofit partners. The Department is working with the budget office to return funds from a contingency reserve account back to the Community Renewal Fund to continue program delivery after July 1st.

The work on the Housing Opportunities Master Plan continues. See more detailed summary on page 3.

The next meeting of the Housing and Community Development Board is scheduled for Thursday, June 11, 2020. The meeting information is posted on the website. We are looking forward to having in person meetings once the County has fully re-opened. Stay safe until then!

Kelly Cimino, Director

COMMUNITY RENEWAL HOUSING INITIATIVES

MODERATE INCOME HOUSING UNIT PROGRAM

Please see the attached MIHU Report.

SETTLEMENT DOWNPAYMENT LOAN PROGRAM

The Settlement Downpayment Loan Program is used to assist potential homebuyers with the purchase of a home. The program is critical to the success of the MIHU program and helps increase the rate of homeownership in the County. Homebuyers must be income-eligible and demonstrate a need for downpayment and closing cost assistance. Potential homebuyers must attend a HUD-approved homebuyer pre-purchase workshop prior to closing.

For FY20 so far, 20 MIHU buyers received SDLP loans, including 9 Workforce Initiative loans, totaling \$432,070 and 33 non-MIHU buyers received SDLP loans, including 15 Workforce Initiative loans, for a total of \$509,815.

While the office is closed to the public, there are still funds available for SDLP loans. The current fiscal year ends on June 30. Mortgage lenders must email the Program Coordinator prior to sending an SDLP package for underwriting. The Department is accepting emailed SDLP packages and will process them as they are received. Lenders must allow the full 9 days from the date of receipt to provide adequate time for underwriting and funding. Online homebuyer education certificates from HUD-approved counseling agencies are acceptable to meet the SDLP homebuyer education certification requirement.

HOUSING REPAIR LOAN PROGRAMS

The Reinvest*Renovate*Restore Housing Repair Loan Program can help income eligible homeowners make repairs to enhance safety, accessibility and livability in their homes. The Department also processes applications for the State's Housing Repair Loan Programs. Applicants who are ineligible based on income or credit for either program are referred to Rebuilding Together for assistance. Staff is reviewing 1 new application for eligibility in May.

HOUSING OPPORTUNITIES MASTER PLAN

The 3 workgroups of the Housing Opportunities Master Plan met as scheduled on May 11th, 13th and 14. Thanks to RCLCO, JMT and PRR, the meetings were conducted virtually through Zoom conferencing. RCLCO provided more data for consideration and the SWOT (Strengths, weakness, opportunities, threats) analysis led to good discussions within each workgroup. Workgroup members were asked to identify key stakeholders for interviews and provide responses by the end of the month. RCLCO submitted an amendment to the contract requesting additional funds to extend the project timeline because of COVID-related delays. The amendment was submitted to Purchasing Department for consideration. The Department continues weekly update calls with RCLCO. Progress updates, meeting minutes and plan materials are posted at www.howardcountymd.gov/housingtaskforce.

GRANT PROGRAM INITIATIVES

CDBG -CV Funding

The Grants Division notified HUD that the County will prepare a Substantial Amendment to our FFY2019 Annual Action Plan in response to the CDBG-CV award of \$770,356.00. Our Citizen Participation Plan will be amended to allow for virtual public hearings and a 5-day Public Comment Period. A Waiver Letter requesting the use of those waivers for the virtual public hearings and the 5-day public comment period was submitted to HUD on April 23, 2020.

Howard County conducted three Virtual Public Needs Hearing on April 30, May 5 and May 7, 2020. The invitation was emailed to 138 stakeholders from the Nonprofit Stakeholder list maintained at the Department of Housing and Community Development. An application for this funding was released on May 1, 2020, for nonprofits to apply to the County for funding to respond to the COVID-19 struggles many of our low-income residents are facing since the state of emergency began.

5-Day Public Comment Period

The public notice was advertised May 21, 2020 in Howard County Times and Columbia Flyer regarding draft version of the Amended FFY2019 Annual Action Plan being available for view on the County's website beginning Thursday, June 4, 2020 at www.howardcountymd.gov under "Departments". All comments received by June 9, 2020 at 11:59.99 PM, were accepted.

HOWARD COUNTY COVID-19 LEVERAGE FOR CDBG-CV FUNDING

Howard County has allocated **\$800,000 in County funding for rental assistance and eviction relief** for low- and moderate-income families, with \$300,000 coming from the County's Disaster Relief and Recovery Initiative in the FY21 budget and \$500,000 coming from Moderate Income Housing Unit (MIHU) fee-in-lieu revenue sources. These funds will be in addition to the \$770,356.00 in CDBG-CV funding the County was awarded from HUD.

Organization	AMI %	Activity Funded	Funded Amount & Source
Community Action Council	0-80% Ho Co AMI	Up to 3 months of rent assistance	\$503,250.00 / County Funds
The United Way	0-80 % Ho Co AMI	Eviction Prevention & utility assistance	\$37,500.00 / County Funds
Grassroots Crisis Intervention	0-80 % Ho Co AMI	2 months of rent assistance	\$75,000.00 / County Funds

Family & Children's Services	0-80 % Ho Co AMI	Rent subsidies and wrap around services	\$98,820.00 / County Funds
FIRN	0-80 % Ho Co AMI	Rent subsidies for foreign born households – average household size 4-6 members	\$75,000.00 / County Funds
Volunteers of America Chesapeake	0-30% AMI defined by HUD	3 months of rent for Leola Dorsey residents	\$10,430.00 / County Funds
Bridges to Housing Stability	0-80 % AMI defined by HUD	Rent subsidies, eviction prevention and healthy households kits for residents in all 3 Bridges programs	\$257,643.00 / CDBG-CV
Howard County Housing Commission	0-80% AMI defined by HUD	3 months of rent subsidies for residents in Commission-owned properties	\$512,713.00 / CDBG-CV

CDBG AND HOME COMBINED ACTIVITIES

During the month of May, the Grants team has been working with the Office of Law to create the grant agreements for the County funding and CDBG-CV funding going to the nonprofits listed in the chart. Additionally, we have also been working with several nonprofits to extend the grant terms for unspent MIHU County funding that was due to expire at the end of June. The agreements will be extended until December 30, 2020 to allow additional time to spend the funding.

EDUCATION AND OUTREACH

HOMEBUYER EDUCATION WORKSHOP

Potential homebuyers are required to receive a homebuyer education certificate from a HUD-approved counseling agency to purchase an MIHU home and/or qualify for SDLP funding. Homebuyers with a signed contract of sale should contact their mortgage lender for a referral to an online homebuyer education class to receive their certification prior to closing.

HomeFree USA was recently selected as the Department's homebuyer education workshop provider. Due to COVID-19 closures, HomeFree will provide an online class option to registered applicants. Applicants must register to receive instructions for the online class option. This month's class was held on May 9, 2020. The next online class is scheduled for June 11, 2020.

Homebuyer education workshops sponsored by the Department will resume once the County Executive lifts the Executive Order. The 2020 workshop calendar is posted on the Department's website as well as FAQs. Prospective homebuyers can register to attend a workshop by sending an email to homebuyerclass@howardcountymd.gov.

MIHU WORKSHOP

July is the next open enrollment month for the MIHU homeownership program. Applications for MIHU rental units are available throughout the year. See the attached MIHU Report for more details or visit the Department's website for pricing, standards or more information at www.howardcountymd.gov/departments/housing.
